

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-14385-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michaele Zitnick  
900 Burcliffe Avenue  
Roebling, NJ 08554

Social Security No.:

xxx-xx-5053

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/28/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 28, 2023

JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Michaele Zitnick  
Debtor

Case No. 23-14385-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 28, 2023

User: admin  
Form ID: 148

Page 1 of 2  
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2023:

Recip ID	Recipient Name and Address
db	+ Michaele Zitnick, 900 Burcliff Avenue, Roebling, NJ 08554-1906
519943346	+ Florence Township Tax Collector, 711 Broad Street, Florence NJ 08518-2310

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 28 2023 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 28 2023 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519923309	Email/Text: bankruptcycourts@equifax.com	Dec 28 2023 20:29:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
519923310	^ MEBN	Dec 28 2023 20:28:52	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
519923311	^ MEBN	Dec 28 2023 20:27:53	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519974275	+ EDI: AISMIDFIRST	Dec 29 2023 01:23:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519923312	+ EDI: AISMIDFIRST	Dec 29 2023 01:23:00	Midfirst Bank, 999 N.W. Grand Boulevard,, Suite 100, Oklahoma City, OK 73118-6051
519923313	^ MEBN	Dec 28 2023 20:28:42	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
519976759	^ MEBN	Dec 28 2023 20:28:55	US Bank Trust National Association et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3

User: admin

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Date Rcvd: Dec 28, 2023

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belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 30, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew M. Carroll	on behalf of Debtor Michael Zitnick AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Brian C. Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7